

Figure 1

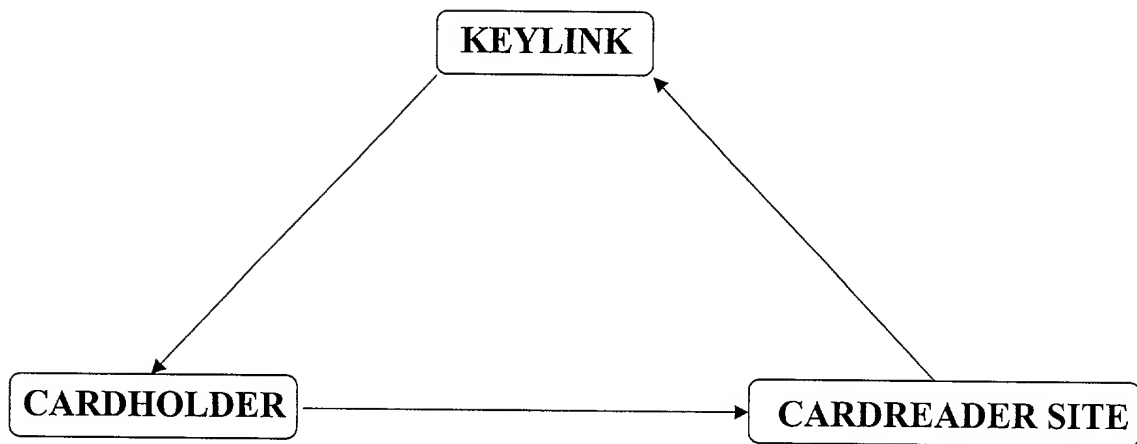
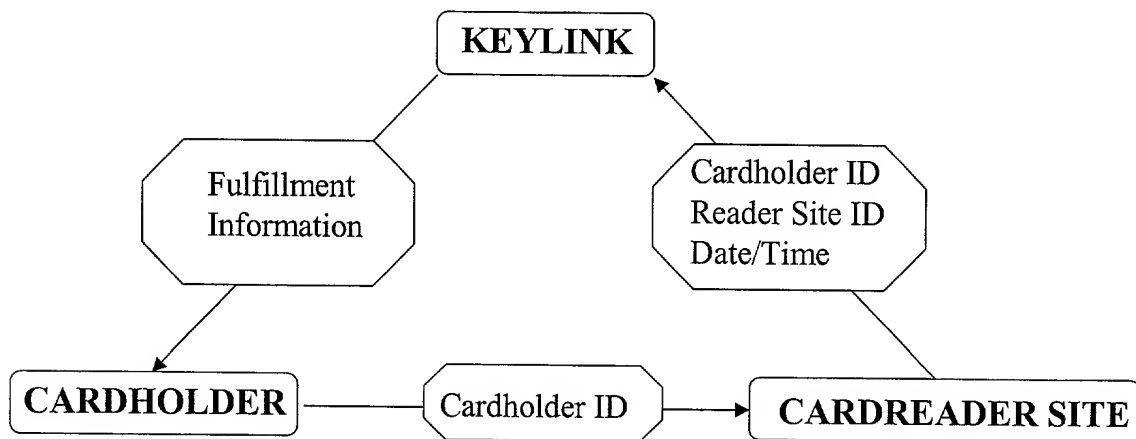
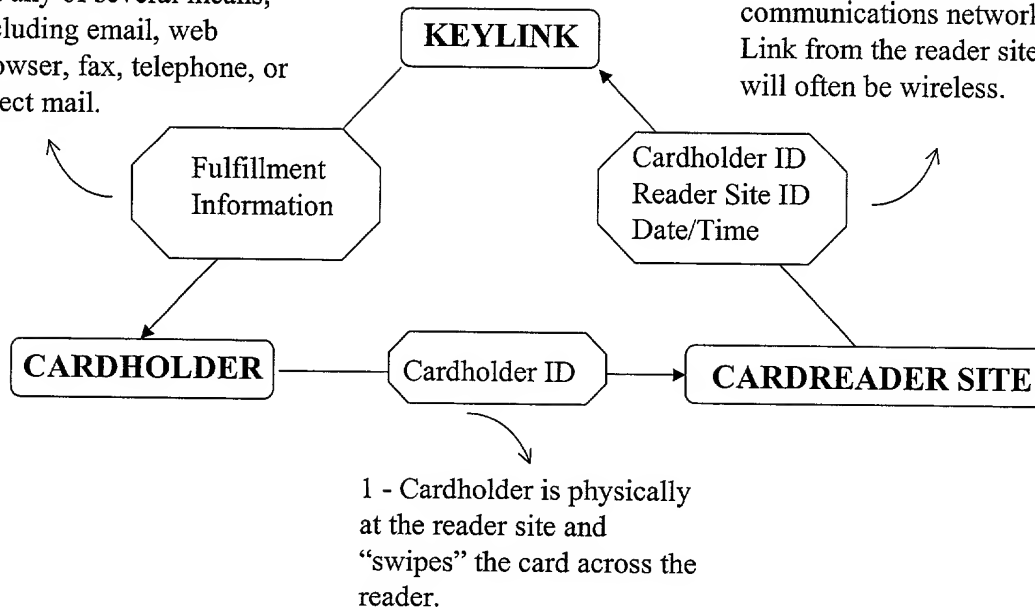


Figure 2

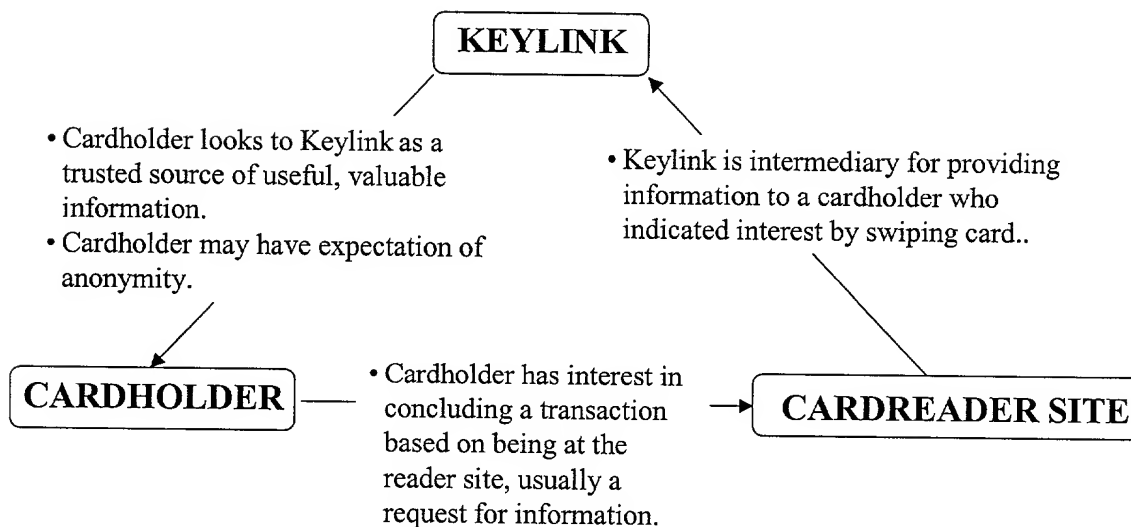


**Figure 3**

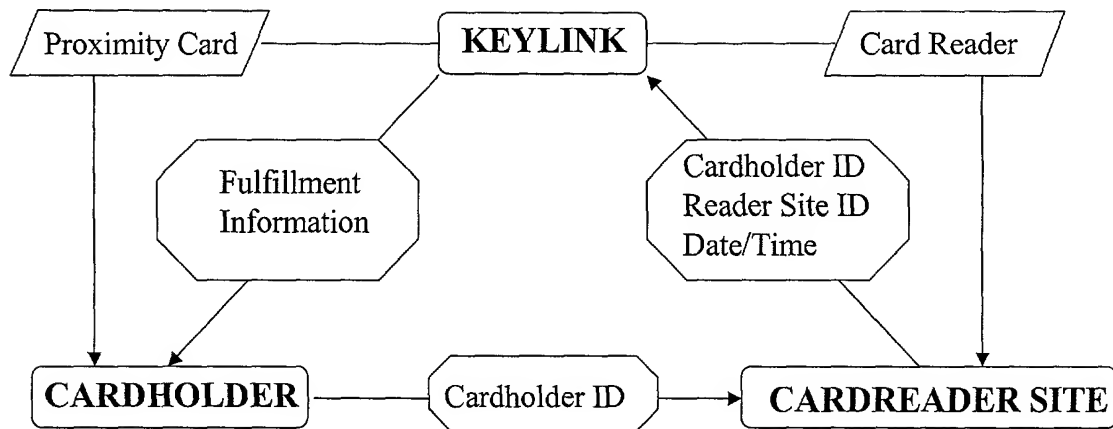
3 - Sent to the cardholder via any of several means, including email, web browser, fax, telephone, or direct mail.



**Figure 4**



**Figure 5**



**Figure 6**

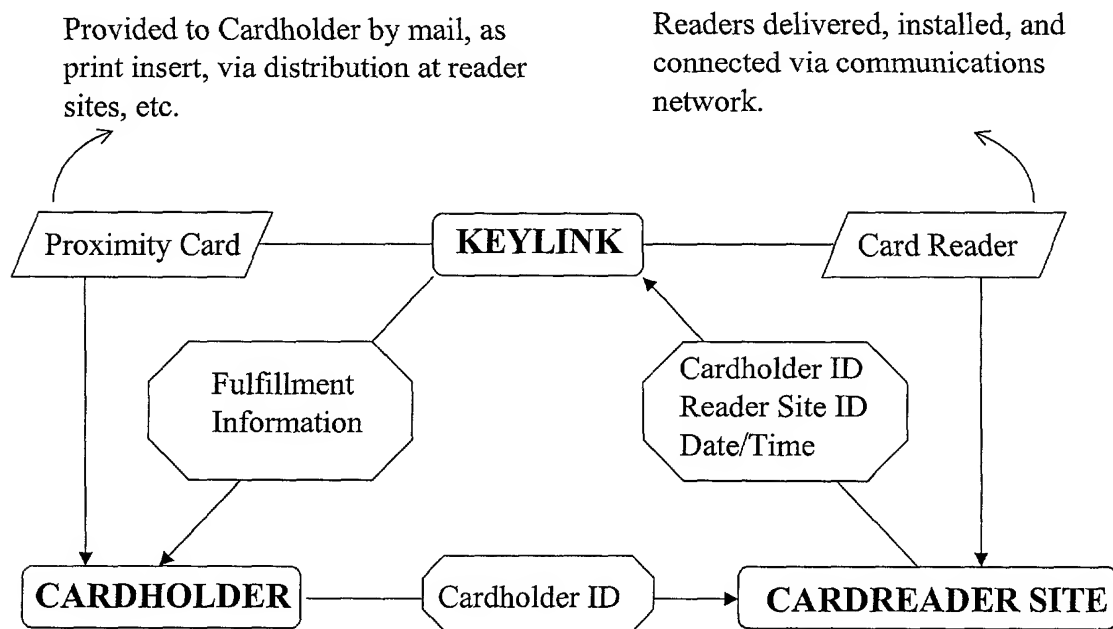


Figure 7

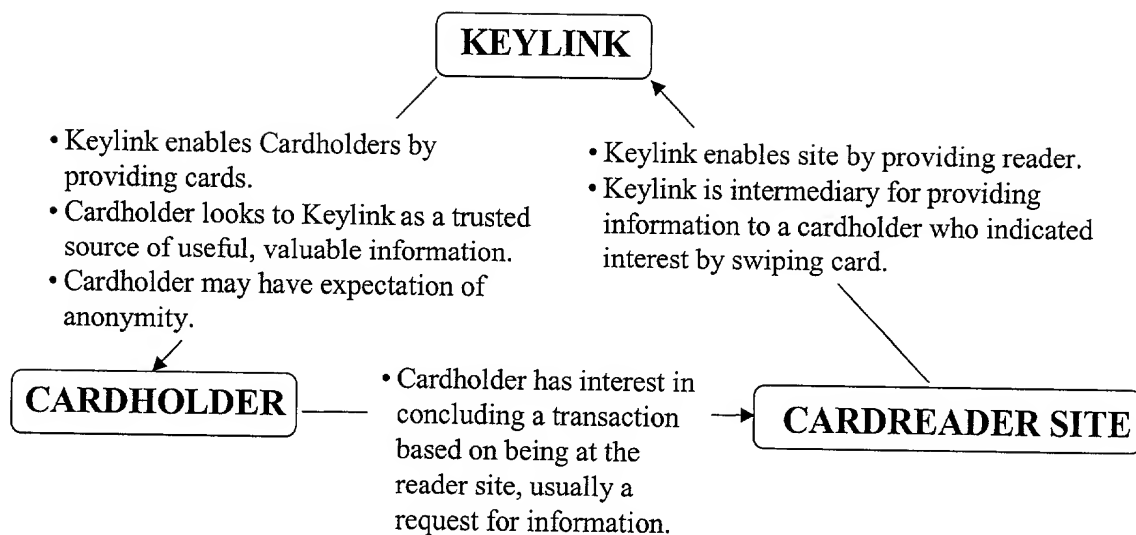


Figure 8

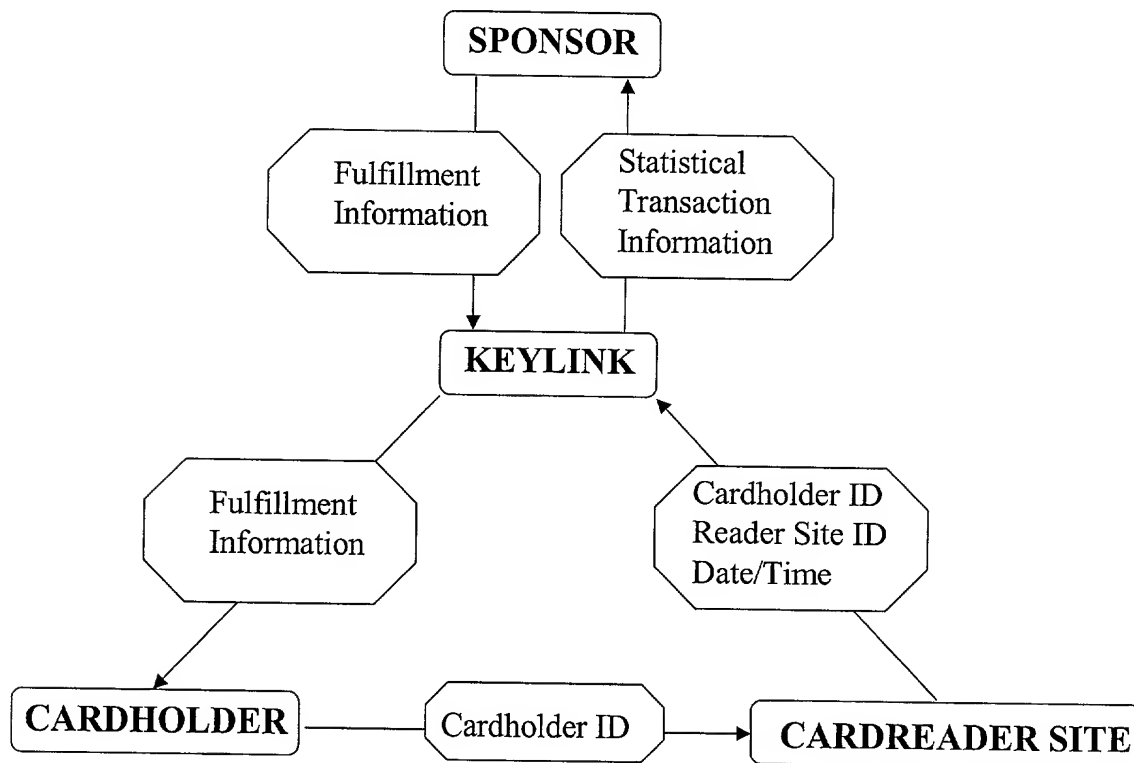
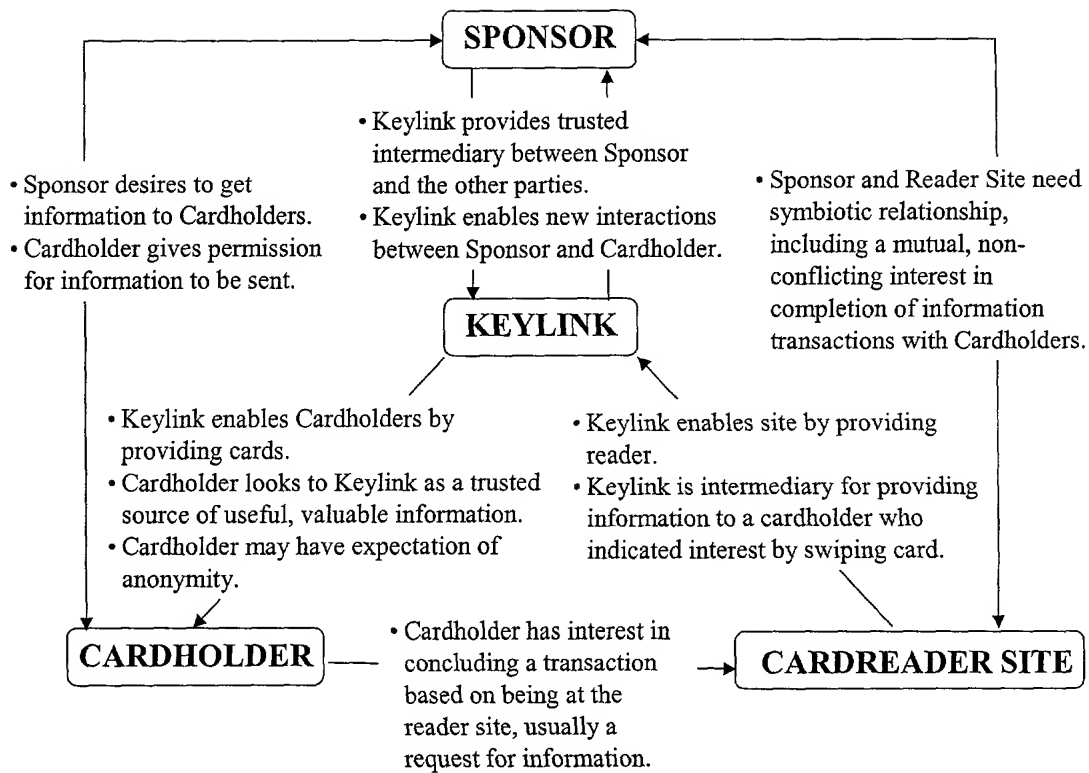


Figure 9



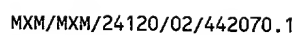
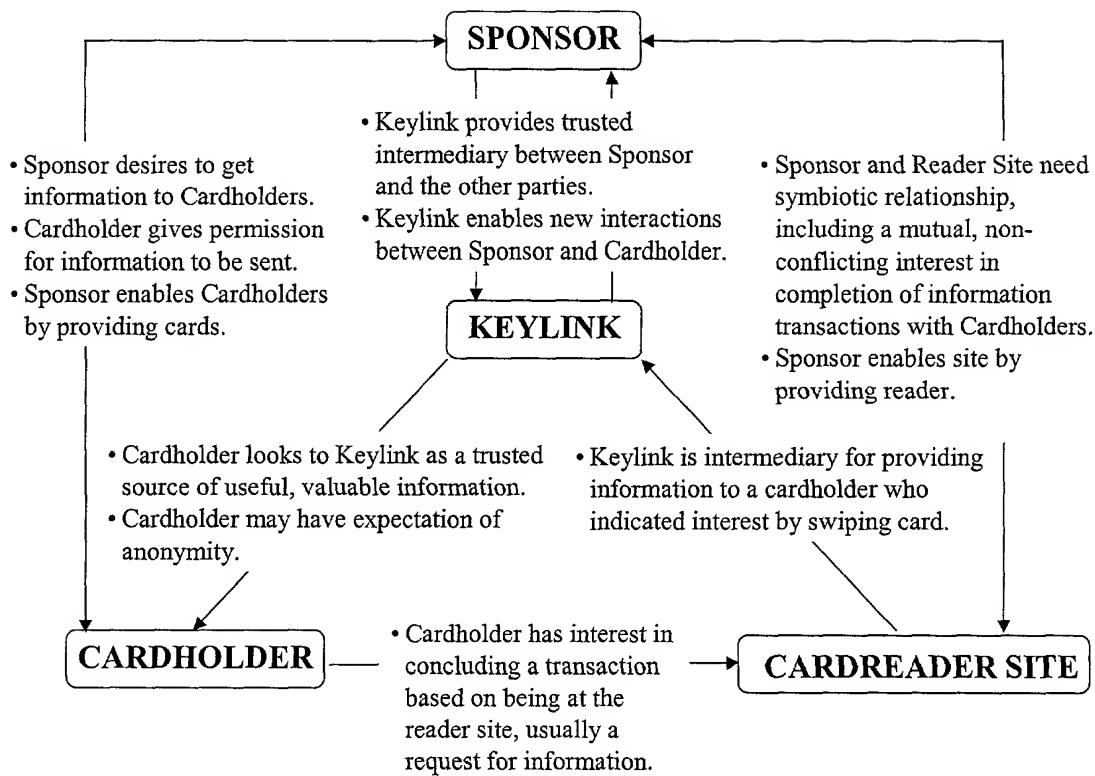
[illegible]

Figure 11



[illegible]